

any person performing the duties of an assigned classification for five (5) consecutive years be considered a fully classified employee.

(Vetoed.)

CHAPTER 196.

AN ACT to add four new sections to Article 48A of the Annotated Code of Maryland (1935 Supplement), title "Insurance", sub-title "Life, Accident and Health Insurance", said new sections to follow immediately after Section 98A, and to be known as Sections 98B, 98C, 98D and 98E, providing for certain conditions and restrictions in industrial life insurance policies for the protection of the insured.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That four new sections be and they are hereby added to Article 48A of the Annotated Code of Maryland (1935 Supplement), title "Insurance", sub-title "Life, Accident and Health Insurance", said new sections to be known as Sections 98B, 98C, 98D and 98E, to follow immediately after Section 98A of said Article, and to read as follows:

98B. No policy of industrial life insurance, excepting policies under which more than one-half the net premium is charged for weekly disability benefits, shall be issued or delivered in the State of Maryland, or shall be issued by a life insurance company organized under the laws of Maryland, after the first day of January, 1938, unless the same shall contain in substance the following:

(A) A provision that all premiums shall be payable in advance, either at the office of the Company or to a duly authorized agent of the Company.

(B) A provision that the insured is entitled to a grace period of at least thirty days, or one month, or twenty-eight days, or four weeks of 28 days, in which payment of any premium after the first weekly or monthly premiums may be made, during which period of grace the policy shall continue in force, but in case the policy becomes a claim during the said period of grace before the overdue premium or deferred premium of the current premium period, if any, is paid, the amount of such premium or any overdue premiums, may be deducted from the amount payable under the policy in settlement.

(C) A provision that the policy shall constitute the entire contract between the parties, or a provision that the policy